

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Valerie A Day  
Debtor

Case No. 19-01550-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: JGoodling  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 110

Date Rcvd: May 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2019.

db  
5185231 +Valerie A Day, 5417 Sterling Bridge Road, Chambersburg, PA 17202-7358  
5185221 AUSA Check Recovery, PO Box 55841, Boston, MA 02205-5841  
5185222 +Acima Credit Fka Simpl, 9815 Monroe Street, 4th Floor, Sandy, UT 84070-4384  
5185225 Alltran Financial, LP, PO Box 4045, Concord, CA 94524-4045  
5185226 American Coradius International, 2420 Sweet Home Road, Suite 150, Amherst, NY 14228-2244  
5203725 +American Express, P.O. Box 1270, Newark, NJ 07101-1270  
American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
5185227 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
5185230 Asset Recovery Solutions, LLC, 2200 E. Devon Ave, Suite 200, Des Plaines, IL 60018-4501  
5185232 +Automated Office Equipment, 10307 Partnership Court, Suite 100,  
Williamsport, MD 21795-3169  
5185233 +Bard Access Systems, Inc., 605 N 5600 W, Salt Lake City, UT 84116-3738  
5185235 +Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875,  
Camp Hill, PA 17001-8875  
5185246 +CPS Security, 1801 S. 5th Street, Suite 213, McAllen, TX 78503-2932  
5185239 +Chambersburg Hospital, 760 E. Washington Street, Chambersburg, PA 17201-2751  
5185240 +Chambersburg Imaging Associates, 25 Penncraft Avenue, Suite E, Chambersburg, PA 17201-1649  
5197596 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
5185241 +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
5185242 Claims Accounting, PO Box 30272, Tampa, FL 33630-3272  
5185243 Community Ambulance Service, PO Box 951554, Cleveland, OH 44193-0017  
5185252 +DAL Inc./Arrow International Inc., PO Box 162, Clifton Heights, PA 19018-0162  
5185253 DirecTV, PO Box 5007, Carol Stream, IL 60197-5007  
5185255 E-470 Public Highway Authority, PO Box 5470, Denver, CO 80217-5470  
5185256 FirstCredit Incorporated, PO Box 89458, Cleveland, OH 44101-6458  
5185257 +Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609  
5185259 +HSEMS, Patient Financial Services, 205 Grandview Ave, Suite 211, Camp Hill, PA 17011-1708  
5185260 +I C System Inc, Attn: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378  
5185262 Keystone Dental Care, 767 5th Avenue, Suite B 3A, Chambersburg, PA 17201-4207  
5185263 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
5185265 +LES, LLC - 495/95 Express lanes, 386 S. Pickett St., PO Box 22147,  
Alexandria, VA 22304-0854  
5185268 +MCClure Law Office, PO Box 65, Middletown, PA 17057-0065  
5185275 +MRS Associates, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
5185276 MS Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291  
5185272 Mirand Response Systems, PO Box 219050, Houston, TX 77218-9050  
5185273 Mount Carmel West, PO Box 89458, Cleveland, OH 44101-6458  
5185274 +Mountain View Veterinary, 20 Park Place Suite 1, Shippensburg, PA 17257-9806  
5185277 +Nasco, 901 Janesville Ave, Fort Atkinson, WI 53538-2497  
5185280 +Orthopedic Institute of PA, 3399 Trindle Road, Camp Hill, PA 17011-2286  
5185288 +PHP Collections, 800 Pleasant Valley Blvd, Altoona, PA 16602-4702  
5185283 +Parks Garbage Service, PO Box 7117, Charleston, WV 25356-0117  
5185284 Patriot Oil Co., PO Box 28335, Newark, NJ 07101-3116  
5185285 +Payliance, 2 Easton Oval, Suite 310, Columbus, OH 43219-6193  
5185286 PennCredit Corp., 916 S. 14th St, PO Box 988, Harrisburg, PA 17108-0988  
5185287 +Pennsylvania Turnpike Commission, Violation Processing Center, 300 East Park Drive,  
Harrisburg, PA 17111-2729  
5185290 Professional Account Management, Po Box 785, Milwaukee, WI 53201-0785  
5185291 Progressive Financial Services, PO Box 22083, Tempe, AZ 85285-2083  
5185293 +QVC, Inc., 1200 Wilson Drive, Attn: Bankruptcy Dept., West Chester, PA 19380-4262  
5185292 Quest Diagnostics, PO Box 740775, Cincinnati, OH 45271-0775  
5185297 +RMS, PO Box 361598, Columbus, OH 43236-1598  
5185294 Radiology Incorporated, PO Box 371863, Pittsburgh, PA 15250-7863  
5185295 +Receivable Control Corporation, 7373 Kirkwood Court, Suite 200, Osseo, MN 55369-5264  
5185298 +Royers, PO Box 330, Lebanon, PA 17042-0330  
5201906 +Seth T. Mosebey, Martson Law Office, 621 West Main Street, PO Box 300,  
Thompsontown, PA 17094-0300  
5185301 Stoneleigh Recovery Associates, PO Box 1118, Charlotte, NC 28201-1118  
5185302 +Summit Physician Services, 785 Fifth Avenue, Suite 3, Chambersburg, PA 17201-4232  
5185303 Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100  
5185305 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026,  
Cedar Rapids, IA 52409)  
5185304 +The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757  
5196869 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
5185306 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424  
5185309 United Healthcare, PO Box 94017, Palatine, IL 60094-4017  
5185310 United States Postal Service, Eagan Account Reconciliation Branch, 2825 Lone Oak Parkway,  
Saint Paul, MN 55121-9671  
5185312 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
5185313 Vygon USA, PO Box 8500-7426, Philadelphia, PA 19178-7426  
5185316 +Washco Management Corp., 72 West Washington Street, Hagerstown, MD 21740-4804

5185315 +Washco Management Corp., Attn: Officer, 72 West Washington Street,  
Hagerstown, MD 21740-4804  
5201907 Washco Management Corporation, c/o Seth T. Mosebey, Esquire, Martson Law Office,  
621 West Main Street, Thompsonstown, PA 17094  
5185317 Waypoint Resource Group, PO Box 1081, San Antonio, TX 78294-1081  
5185318 Wegmans, Attn: Credit Dept, PO Box 30844, Rochester, NY 14603-0844  
5185320 +Wolf's, Chambersburg PA #51, 480 Gateway Ave, Chambersburg, PA 17201-7351

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 29 2019 19:57:52  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5185224 +E-mail/Text: bkprpt@retrievalmasters.com May 29 2019 19:55:40  
AMCA/American Medical Collection Agency, Attention: Bankruptcy,  
4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
5185228 E-mail/Text: legal@angiodynamics.com May 29 2019 19:55:17 Angiodynamics, PO Box 1549,  
Albany, NY 12201-1549  
5185229 E-mail/Text: legal@arsnational.com May 29 2019 19:55:27 ARS National Services, Inc.,  
PO Box 469046, Escondido, CA 92046-9046  
5185223 E-mail/Text: bnc@alltran.com May 29 2019 19:55:19 Alltran Financial, LP, PO Box 722929,  
Houston, TX 77272-2929  
5185234 E-mail/Text: EBN\_Greensburg@Receivemorermp.com May 29 2019 19:56:03  
Berks Credit & Collection, P.O. Box 329, Temple, PA 19560-0329  
5185247 +E-mail/Text: ebn@mycps.com May 29 2019 19:55:51 CPS Security, PO Box 782408,  
San Antonio, TX 78278-2408  
5185236 E-mail/Text: cms-bk@cms-collect.com May 29 2019 19:55:27 Capital Management Services, LP,  
698 1/2 South Ogden, PO Box 964, Buffalo, NY 14206-2317  
5185237 E-mail/Text: ebn@carepayment.com May 29 2019 19:55:58 Carepayment, PO Box 2398,  
Omaha, NE 68103-2398  
5185245 +E-mail/Text: tuscolsup@fisglobal.com May 29 2019 19:55:54  
Complete Payment Recovery Services, 3500 5th Street, Northport, AL 35476-4723  
5185244 E-mail/Text: tuscolsup@fisglobal.com May 29 2019 19:55:54  
Complete Payment Recovery Services, PO Box 30184, Tampa, FL 33630-3184  
5185248 +E-mail/Text: Akydd@reducear.com May 29 2019 19:55:58 Credit Business Services, Inc.,  
Attn: Bankruptcy, PO Box 4127, Fort Walton Beach, FL 32549-4127  
5185249 +E-mail/Text: bankruptcy\_notifications@ccsusa.com May 29 2019 19:55:58  
Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679  
5185250 +E-mail/Text: bdsupport@creditmanagementcompany.com May 29 2019 19:55:51  
Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road,  
Pittsburgh, PA 15205-3956  
5185251 +E-mail/PDF: creditonebknofications@resurgent.com May 29 2019 19:57:27 Credit One Bank,  
Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873  
5185254 E-mail/Text: mrdiscen@discover.com May 29 2019 19:55:18 Discover Financial,  
Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850  
5198393 +E-mail/Text: E470BANKRUPTCYCOURT@E470.COM May 29 2019 19:56:00  
E-470 Public Highway Authority, 22470 E 6th Parkway Ste 100, Aurora, CO 80018-2425  
5185258 +E-mail/Text: Banko@frontlineas.com May 29 2019 19:56:02 Frontline Asset Strategies,  
2700 Snelling Ave. N, Suite 250, Saint Paul, MN 55113-1783  
5185261 E-mail/Text: cio.bncmail@irs.gov May 29 2019 19:55:24 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
5185264 +E-mail/Text: bankruptcy@philapark.org May 29 2019 19:55:57 LDC Collection Systems,  
City of Philadelphia Parking Violat, PO Box 41818, Philadelphia, PA 19101-1818  
5193393 E-mail/PDF: resurgentbknofications@resurgent.com May 29 2019 19:57:01 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
5185267 +E-mail/PDF: resurgentbknofications@resurgent.com May 29 2019 19:57:01  
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497,  
Greenville, SC 29603-0497  
5185266 +E-mail/Text: lgbs.denver@lgbs.com May 29 2019 19:56:01 Linebarger Goggan Blair & Sampson,  
The Cleveland Office Building, 1515 Cleveland Place, Suite 300, Denver, CO 80202-5113  
5185269 +E-mail/Text: unger@members1st.org May 29 2019 19:55:58 Members 1st Fcu,  
Attn: Bankruptcy Dept, 5000 Louise Dr, Mechanicsburg, PA 17055-4899  
5185270 E-mail/Text: bankruptcydpt@mcmcg.com May 29 2019 19:55:40 Midland Credit Management,  
8875 Aero Dr, Suite 200, San Diego, CA 92123-2255  
5185271 +E-mail/Text: bankruptcydpt@mcmcg.com May 29 2019 19:55:40 Midland Funding,  
2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
5202454 +E-mail/Text: bankruptcydpt@mcmcg.com May 29 2019 19:55:40 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
5200424 +E-mail/Text: ecfbankruptcy@progleasing.com May 29 2019 19:55:46 NPRT0 North-East, LLC,  
256 West Data Drive, Draper, UT 84020-2315  
5185278 +E-mail/Text: Bankruptcies@nragroup.com May 29 2019 19:56:02 National Recovery Agency,  
2491 Paxton Street, Harrisburg, PA 17111-1036  
5185279 +E-mail/Text: collections@nymeo.org May 29 2019 19:56:00 Nymeo Fcu, 5210 Chairmans Ct,  
Frederick, MD 21703-2873  
5188077 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 29 2019 19:57:26  
Orion Portfolio Services, LLC, c/o PRA Receivables Management, LLC, PO Box 41021,  
Norfolk VA 23541-1021  
5185281 E-mail/Text: RVSCBICNOTICE1@state.pa.us May 29 2019 19:55:34 PA Department of Revenue,  
P.O. Box 280946, Harrisburg, PA 17128-0946  
5187803 +E-mail/Text: bankruptcy@philapark.org May 29 2019 19:55:57 Philadelphia Parking Authority,  
701 Market St Suite 5400, Philadelphia, PA 19106-2895

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5185289 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 29 2019 20:08:44  
Portfolio Recovery, PO Box 41021, Norfolk, VA 23541-1021

5185296 +E-mail/Text: Supportservices@receivablesperformance.com May 29 2019 19:55:56  
Receivables Performance Management, 20816 44th Avenue W, Lynnwood, WA 98036-7744

5185300 E-mail/Text: philadelphia.bnc@ssa.gov May 29 2019 19:55:51 Social Security Administration,  
PO Box 33021, Baltimore, MD 21290-3021

5185750 +E-mail/PDF: gecsed@recoverycorp.com May 29 2019 19:57:45 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5185307 E-mail/Text: CollectionsCompliance@firstdata.com May 29 2019 19:56:04  
TRS Recovery Services Inc., PO Box 60022, City of Industry, CA 91716-0022

5185311 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com May 29 2019 19:55:16  
Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,  
Weldon Spring, MO 63304-2225

5185314 +E-mail/PDF: gecsed@recoverycorp.com May 29 2019 19:57:46 Walmart/Synchrony Bank,  
P.O. Box 530927, Atlanta, GA 30353-0927

5185319 E-mail/Text: bankruptcy@firstenergycorp.com May 29 2019 19:55:44 West Penn Power,  
P.O. Box 3687, Akron, OH 44309-3687

TOTAL: 41

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5185282 PA Unemployment Compensation

5185299 Shippen Cleaners, 47 S. Earl St.

5185308\* ++TRS RECOVERY SERVICES INC, P O BOX 674169, MARIETTA GA 30006-0070  
(address filed with court: TRS Recovery Services, Inc., PO Box 60022,  
City of Industry, CA 91716-0022)

5185238 ##+++CENTRAL CREDIT SERVICES, 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708  
(address filed with court: Central Credit Services, 20 Corporate Hills Drive,  
Saint Charles, MO 63301)

TOTALS: 2, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 31, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
Johanna Hill Rehkamp on behalf of Debtor 1 Valerie A Day jhr@cclawpc.com,  
jlaughman@cclawpc.com; jbartley@cclawpc.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

VALERIE A. DAY

CHAPTER 13

CASE NO. 1 -bk-19- 01550

☒ ORIGINAL PLAN☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)☐ Number of Motions to Avoid Liens☐ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

|   |   |  |  |
|---|---|--|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included            |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.                       | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included            |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.  | <input type="checkbox"/> Included            | <input checked="" type="checkbox"/> Not Included |

**YOUR RIGHTS WILL BE AFFECTED**

**READ THIS PLAN CAREFULLY.** If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$136,866.00, plus other payments and property stated in § 1B below:

| Start<br>mm/yyyy | End<br>mm/yyyy | Plan<br>Payment | Estimated<br>Conduit<br>Payment | Total<br>Monthly<br>Payment | Total<br>Payment<br>Over Plan<br>Tier |
|------------------|----------------|-----------------|---------------------------------|-----------------------------|---------------------------------------|
| 04/2019          | 9/2019         | \$50.00         | \$0.00                          | \$50.00                     | \$300.00                              |
| 10/2019          | 3/2024         | \$2,529.00      | \$0.00                          | \$2,529.00                  | \$136,566.00                          |
|                  |                |                 |                                 |                             |                                       |
|                  |                |                 |                                 |                             |                                       |
|                  |                |                 |                                 |                             |                                       |
|                  |                |                 |                                 | Total<br>Payments:          | \$136,866.00                          |

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: (✓) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

( ) Debtor is over median income. Debtor estimates that a minimum of \$ must be paid to allowed unsecured creditors in order to comply with the Means Test.

### **B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ 0.00 (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

- ☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

- Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_\_\_\_ from the sale of property known and designated as \_\_\_\_\_. All sales shall be completed by \_\_\_\_\_, 20\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

## 2. SECURED CLAIMS.

**A. Pre-Confirmation Distributions.** *Check one.*

- ✓ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

- Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

| Name of Creditor | Last Four Digits of Account Number | Estimated Monthly Payment |
|------------------|------------------------------------|---------------------------|
|                  |                                    |                           |
|                  |                                    |                           |
|                  |                                    |                           |

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**



None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.



Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

| Name of Creditor | Description of Collateral | Last Four Digits of Account Number |
|------------------|---------------------------|------------------------------------|
|                  |                           |                                    |
|                  |                           |                                    |



|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

☐ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed ~~proof of~~ claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

| Name of Creditor | Description of Collateral | Estimated Pre-petition Arrears to be Cured | Estimated Postpetition Arrears to be Cured | Estimated Total to be paid in plan |
|------------------|---------------------------|--|--|------------------------------------|
|                  |                           |  |  |                                    |
|                  |                           |  |  |                                    |
|                  |                           |  |  |                                    |

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

☐ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.



1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

| Name of Creditor | Description of Collateral | Principal Balance of Claim | Interest Rate | Total to be Paid in Plan |
|------------------|---------------------------|----------------------------|---------------|--------------------------|
|                  |                           |                            |               |                          |
|                  |                           |                            |               |                          |
|                  |                           |                            |               |                          |

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☐

None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

☒

Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

| Name of Creditor          | Description of Collateral | Value of Collateral (Modified Principal) | Interest Rate | Total Payment | Plan, Adversary or Other Action |
|---------------------------|---------------------------|--|---------------|---------------|---------------------------------|
| Toyota Financial Services | 2014 Lexus GX460          | \$16,973.00                              | 6.00%         | \$19,688.00   | Plan                            |
|                           |                           |  |               |               |                                 |
|                           |                           |  |               |               |                                 |

**F. Surrender of Collateral.** Check one.

None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.



The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

| Name of Creditor | Description of Collateral to be Surrendered |
|------------------|---|
|                  |   |
|                  |   |
|                  |   |

**G. Lien Avoidance.** Do not use for mortgages or for statutory liens, such as tax liens. Check one.

None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

☐ The Debtor moves to avoid the following judicial and/or nonpossessory, nonpurchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

|   |  |  |  |
|---|--|--|--|
| Name of Lien Holder   |  |  |  |
| Lien Description<br>For judicial lien, include court and docket number. |  |  |  |
| Description of the<br>liened property                                   |  |  |  |
| Liened Asset Value  |  |  |  |
| Sum of Senior Liens   |  |  |  |
| Exemption Claimed   |  |  |  |
| Amount of Lien  |  |  |  |
| Amount Avoided  |  |  |  |

### 3. PRIORITY CLAIMS.

#### A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$ 157.00 already paid by the Debtor, the amount of \$ 4,843.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*
  - ☒ None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*
  - ☐ The following administrative claims will be paid in full.

| Name of Creditor | Estimated Total Payment |
|------------------|-------------------------|
|                  |                         |
|                  |                         |

**B. Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

| Name of Creditor                         | Estimated Total Payment |
|--|-------------------------|
| Internal Revenue Service                 | \$58,000.00             |
| PA Department of Revenue                 | \$2,300.00              |
| ***SEE RIDER FOR ADDITIONAL CREDITORS*** |                         |

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**



None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.



The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).*

| Name of Creditor | Estimated Total Payment |
|------------------|-------------------------|
|                  |                         |
|                  |                         |

**4. UNSECURED CLAIMS****A. Claims of Unsecured Nonpriority Creditors Specially Classified.** *Check one of the following two lines.*

None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.



To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

| Name of Creditor | Reason for Special Classification | Estimated Amount of Claim | Interest Rate | Estimated Total Payment |
|------------------|-----------------------------------|---------------------------|---------------|-------------------------|
|                  |                                   |                           |               |                         |

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.****5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** *Check one of the following two lines.*

None. If "None" is checked, the rest of § 5 need not be completed or reproduced.



The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

| Name of Other Party     | Description of Contract or Lease | Monthly Payment | Interest Rate | Estimated Arrears | Total Plan Payment | Assume or Reject |
|-------------------------|----------------------------------|-----------------|---------------|-------------------|--------------------|------------------|
| Washco Management Corp. | Residential Lease                | \$2,500.00      |               | \$6,298.58        | \$6,298.58         | Assume           |
|                         |                                  |                 |               |                   |                    |                  |



|  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.  
☒ entry of discharge.  
☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

|          |  |
|----------|--|
| Level 1: |  |
| Level 2: |  |
| Level 3: |  |
| Level 4: |  |
| Level 5: |  |
| Level 6: |  |
| Level 7: |  |
| Level 8: |  |



*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments. Level

2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: April 12, 2019

/s/ Johanna H. Rehkamp, Esquire

Attorney for Debtor

/s/ Valerie A. Day

Debtor

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.

Rider to Special Provisions of Chapter 13 Plan  
Valerie A. Day  
1:19-bk-01550

The Debtor reserves the right to amend her Plan to reflect claims as filed and as allowed by the Court.

**Section 3.C Priority Claims - continued**

|                                |             |
|--------------------------------|-------------|
| PA Unemployment Compensation   | \$30,646.93 |
| Social Security Administration | \$4,929.00  |

The Debtor intends to Cram-Down the Toyota Financial Services vehicle loan for her 2014 Lexus GX460. Provided this Plan is completed, Toyota Financial Services shall release the vehicle's Title within sixty (60) days of the Discharge Order. Confirmation of this Plan shall impose an affirmative duty on Toyota Financial Services to comply with this provision. In the event that Toyota Financial Services fails to release Title, Debtor's Counsel will send Toyota Financial Services a notice of default, curable within ten (10) days, at the address provided in Toyota Financial Services' proof of claim. If such provision is still not complied within ten (10) days of the notice of default, Toyota Financial Services will be liable for liquidated and fixed damages of no less than \$2,000.00 plus reasonable legal fees and, in appropriate case, for punitive damages. This provision shall be enforced in a proceeding filed before the Bankruptcy Court. Toyota Financial Services consents to such jurisdiction if it fails to file a timely objection to this Plan. The Debtor specifically reserves the right to file a motion to reopen this case under Section 350 of Title 11 of the United States Code to pursue the rights and claims provided herein.

Debtor reserves the right to sell any real or personal property upon the filing of an appropriate Motion with the Court.

The automatic stay shall remain in effect until such time as the Plan is fully consummated by payments to the Trustee or otherwise modified or terminated by specific Order of the Court.

Debtor has agreed to pay \$5,000.00 as the Presumed Reasonable Fee and has paid \$157.00 towards that fee pre-petition to Cunningham, Chernicoff & Warshawsky, P.C.. The balance of \$4,843.00, is requested to be paid through the Plan. The Debtor has been informed that Cunningham, Chernicoff & Warshawsky, P.C. reserves the right to file a fee application if any extraordinary or extra fees are incurred, to be charged at Cunningham, Chernicoff & Warshawsky, P.C.'s regular hourly rates. Any such additional charges will be submitted to the Court as is necessary.